

Information to identify the case:

Debtor 1	<u>Ashley Marie Zisa</u>	Social Security number or ITIN	xxx-xx-3278
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-26643-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ashley Marie Zisa
aka Ashley Marie Nunamacher

12/6/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Ashley Marie Zisa
DebtorCase No. 19-26643-JKS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 16

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db
518433585 +Ashley Marie Zisa, 6 Apollo Way, Flanders, NJ 07836-9320
518433586 +Garden State Endodontics, PC, 585 Bloomfield Ave., Ste. 4A, Caldwell, NJ 07006-7558
518433587 +Heyman & Fletcher, 1201 Sussex Turnpike, PO Box 518, Mount Freedom, NJ 07970-0518
518433589 +KML Law Group, 216 Haddon Ave., Ste. 406, Collingswood, NJ 08108-2812
518433590 +Mathias R. Hagovsky, Ph. D., 22 Old Short Hills Rd., Ste. 216, Livingston, NJ 07039-5605
+Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360,
Dallas, TX 75266-0360
518433591 +Nissan Motors Acceptance, PO Box 660360, Dallas, TX 75266-0360
518433592 +Peter Liska, Esq., 766 Shrewsbury Ave, Eatontown, NJ 07724-3001
518433594 +Vivant Solar Developer, LLC, 20-B Roland Ave., Mount Laurel, NJ 08054-1061
518433595 +William Zisa, 34 Glen Ave., Fairfield, NJ 07004-2633

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2019 01:28:57 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 07 2019 01:28:53 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518433583 +EDI: CHASE.COM Dec 07 2019 05:48:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
518433584 +EDI: CITICORP.COM Dec 07 2019 05:48:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
Po Box 790034, St Louis, MO 63179-0034
518433588 E-mail/Text: camanagement@mtb.com Dec 07 2019 01:28:36 M & T Bank, Attn: Bankruptcy,
Po Box 844, Buffalo, NY 14240
518433593 +E-mail/Text: office@ubtfcu.org Dec 07 2019 01:28:50 Union Bldg Trades Fcu, Po Box 6270,
Parsippany, NJ 07054-7270

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2019 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com,
bkgroupp@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rsolarz@kmlawgroup.com
Scott M. Itzkowitz on behalf of Debtor Ashley Marie Zisa scottitzkowitz@aol.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6